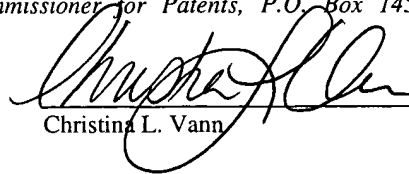




PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on April 10, 2006.


Christina L. Vann

Applicant : Ari Engelberg, et al. Confirmation No. 2962
Application No. : 09/690,243
Filed : October 17, 2000
Title : METHOD AND APPARATUS FOR ON-LINE VALUE-BEARING ITEM
SYSTEM

Grp./Div. : 3621
Examiner : Firmin Backer

Docket No. : 36530/S850

**INFORMATION DISCLOSURE STATEMENT WITH FEE
UNDER 37 CFR §§ 1.97(c) AND 1.17(p)**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Post Office Box 7068
Pasadena, CA 91109-7068
April 10, 2006

Commissioner:

In compliance with the duty of disclosure under 37 CFR §§ 1.56, 1.97 and 1.98, and in accordance with the provisions in the Manual of Patent Examining Procedure §§ 609 and 707.05(b), enclosed is FORM PTO/SB/08A/B listing the references that are known to applicant. Copies of each of the listed "OTHER DOCUMENTS" references are enclosed.

It is respectfully requested that the listed references be considered in the examination of this application and identified on the list of references cited on the patent issuing for this application. Applicant also requests that an initialed copy of FORM PTO/SB/08A/B be entered in the application file and returned to applicant with the next communication from the Office in accordance with MPEP § 609.

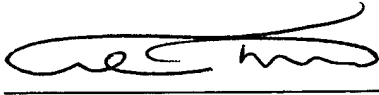
Enclosed is the processing fee of \$180 as required by 37 CFR § 1.17(p). The Commissioner is hereby authorized to charge any fees which may be required by this paper to

Application No. 09/690,243

Deposit Account No. 03-1728. Please show our docket number with any Deposit Account transaction. **A copy of this paper is enclosed.**

Respectfully submitted,

CHRISTIE, PARKER & HALE, LLP

By 

Raymond R. Tabandeh

Reg. No. 43,945

626/795-9900

RRT/clv

Enclosures: Check \$180
Copy of IDS
Form PTO/SB/08A/B, w/references

CLV PAS676601.1-*04/10/06 11:41 AM

FORM PTO/SB/08A/B (10-01)
Substitute for PTO-1449A/B

INFORMATION DISCLOSURE

STATEMENT BY APPLICANT

(use as many sheets as necessary)

Attorney Docket Number

36530/S850

Application Number

09/690,243

Filing Date

October 17, 2000

Applicant(s)

Ari Engelberg, et al.

Group Art Unit

2962

Examiner Name

Firmin Backer

U.S. PATENT DOCUMENTS

EXAMINER INITIALS	Cite No. ¹	DOCUMENT NUMBER Number - Kind Code ² (If Known)	PUBLICATION DATE MM-DD-YYYY	NAME OF PATENTEE
		5,265,221	11-23-1993	Miller
		5,384,886	01-24-1995	Rourke
		6,009,417	12-28-1999	Brookner et al.
		6,049,671	04-11-2000	Slivka et al.
		6,098,058	08-01-2000	Gravell et al.
		6,546,377 B1	04-08-2003	Gravell et al.
		6,587,880 B1	07-01-2003	Saigo et al.

OTHER DOCUMENTS

EXAMINER INITIALS	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article, title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
		FICKEL, Louise, "Know Your Customer," 100 Leaders for the Next Millennium, CIO Magazine, 08/15/1999, 10pp.
		SAGNER, James S., "Protecting Organizations from Electronic-Transaction Fraud", Healthcare Financial Management; Westchester; Feb 1995, 2pp.

CLV PAS676603.1-*04/10/06 1:28 PM

EXAMINER SIGNATURE		DATE CONSIDERED	
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.pto.gov or MPEP 901.4. ³ Enter Office that issued the document, by the two-letter code (WIPO standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English Language Translation is attached.			

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